



Alpha Click

User Manual

- for Individuals -

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Useful Security Tips

- ▶ Alpha Bank Romania will never ask you for your access codes in any way (e.g. via phone or e-mail). These codes are strictly personal and you must never reveal them to anyone.
- ▶ Select access codes that are not easily guessed and are not being used on other systems and services.
- ▶ Keep the access codes confidential in a way that it is not feasible to be disclosed / stolen.
- ▶ Sign on to Alpha Click - Internet Banking only via the official website of Alpha Bank Romania (www.alphabank.ro) or using the presentation website (www.alphaclick.ro) and never via other links appearing on other websites, search engines or e-mail messages.
- ▶ Verify the validity of the Alpha Click - Internet Banking page and the security certificate by clicking on the lock icon in the address bar of the browser.
- ▶ Update your PC with the latest versions and security patches of the operating system (e.g. Windows) and the browser (e.g. Internet Explorer).
- ▶ Inspect regularly your PC for viruses and other malicious programs using the latest versions of antivirus and antimalware utilities

ATTENTION! There are malicious programs which could be installed unintentionally at your PC, trying to steal access codes. If, during your sign-on to Alpha Click - Internet Banking, you notice any 'unusual' messages that drive you to re-enter your access codes, stop the procedure. Call our Customer Service at 0800825742 (alpha) for local calls and +40 21 455 9999 for international calls and/or have your PC cleaned from viruses and other malicious software with which it may have been infected.

- ▶ Ignore and delete immediately 'suspicious' e-mails that ask you to provide your personal data, include links or attachments.
- ▶ For more information about the security of the e-transactions, press [HERE](#)



The login form for Alpha Bank Web Banking features a header with the bank's logo and name. Below the header is a banner image of two athletes crossing a finish line. The form itself is titled 'Login Here' and contains three input fields: 'User ID', 'Password', and 'Security code'. A checkbox labeled 'Use The Security Keyboard' is positioned next to the password field. A language dropdown menu is set to 'English'. At the bottom are 'Login' and 'Cancel' buttons.

ACCESS TO ALPHA CLICK

To access Alpha Click you must enter your personal login information:

- **User ID** – this is assigned by the Bank when you subscribe for Alpha Click.
- **Password** – when you login for the first time you enter the password from the secured envelope received from Bank. If you have already changed the password you will login using the password set by you. To enter the password you can also use the security keyboard.
- You have two ways of entering the password using the **Security keyboard**:
 - **Not mixed** – it works like your personal computer keyboard.



- **Mixed** – the keys change each time you type.

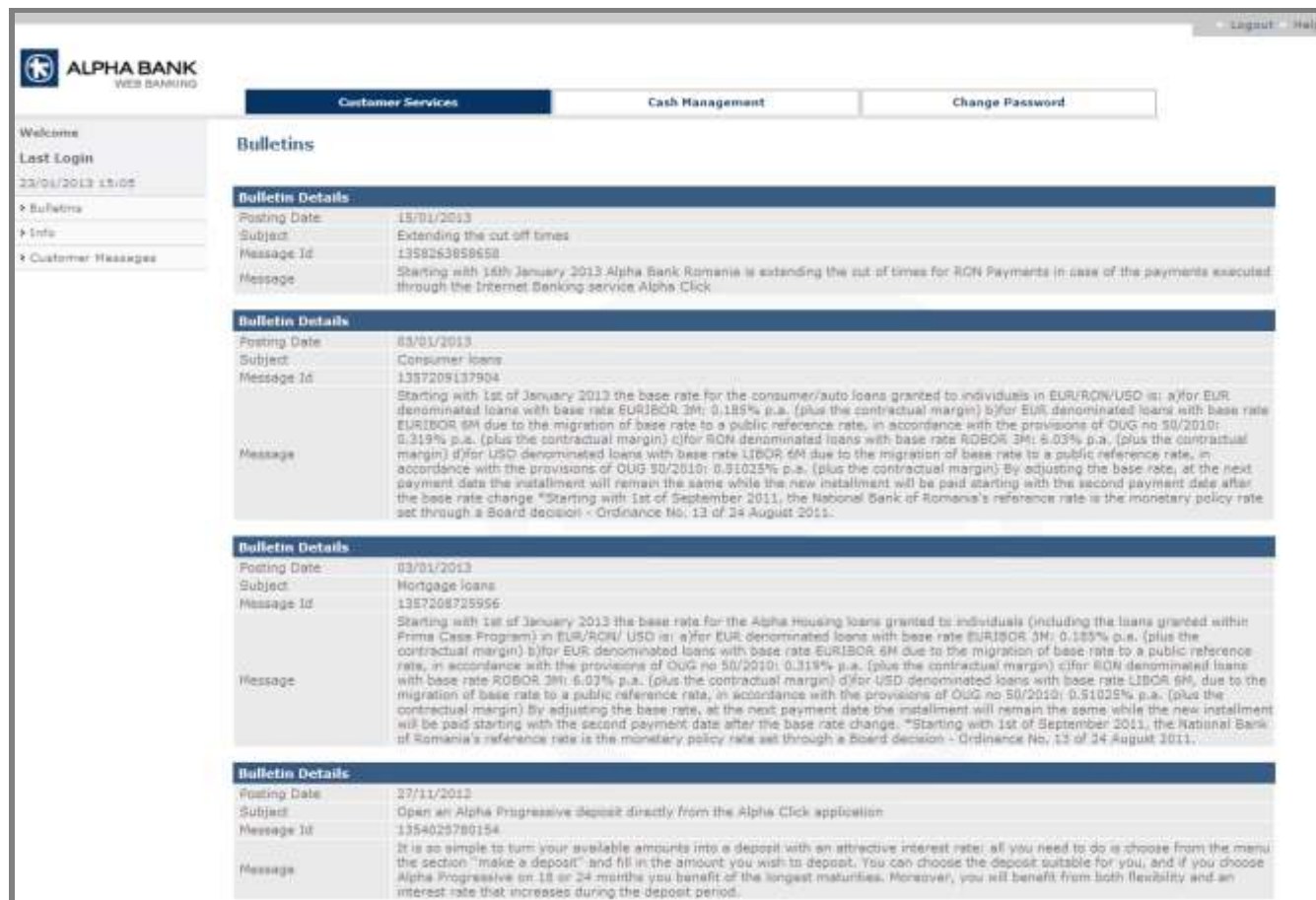


FOR SECURITY REASONS WE RECOMMEND YOU TO USE THE SECURITY KEYBOARD!

- **Security code** – this is six digits code generated by the security device.
- After you enter the login information click on **Login**.

NAVIGATION IN ALPHA CLICK

After you connect to Alpha Click the following window will open:



The screenshot displays the Alpha Bank Web Banking interface. At the top, there's a navigation bar with 'Customer Services', 'Cash Management', and 'Change Password'. The main content area is titled 'Bulletins' and lists three bulletins. Each bulletin includes a 'Posting Date', 'Subject', 'Message Id', and a detailed 'Message'.

Bulletin Details	
Posting Date	15/01/2013
Subject	Extending the cut off times
Message Id	1358263858658
Message	Starting with 16th January 2013 Alpha Bank Romania is extending the cut off times for RON Payments in case of the payments executed through the Internet Banking service Alpha Click

Bulletin Details	
Posting Date	03/01/2013
Subject	Consumer loans
Message Id	1357209137904
Message	Starting with 1st of January 2013 the base rate for the consumer/auto loans granted to individuals in EUR/RON/USD is: a) for EUR denominated loans with base rate EURIBOR 3M: 0.185% p.a. (plus the contractual margin) b) for EUR denominated loans with base rate EURIBOR 6M due to the migration of base rate to a public reference rate, in accordance with the provisions of OUG no 50/2010: 0.319% p.a. (plus the contractual margin) c) for RON denominated loans with base rate ROBOR 3M: 6.03% p.a. (plus the contractual margin) d) for USD denominated loans with base rate LIBOR 6M due to the migration of base rate to a public reference rate, in accordance with the provisions of OUG 50/2010: 0.51025% p.a. (plus the contractual margin) By adjusting the base rate, at the next payment date the instalment will remain the same while the new instalment will be paid starting with the second payment date after the base rate change. *Starting with 1st of September 2011, the National Bank of Romania's reference rate is the monetary policy rate set through a Board decision - Ordinance No. 13 of 24 August 2011.

Bulletin Details	
Posting Date	03/01/2013
Subject	Mortgage loans
Message Id	1357208725956
Message	Starting with 1st of January 2013 the base rate for the Alpha Housing loans granted to individuals (including the loans granted within Frima Casa Program) in EUR/RON/ USD is: a) for EUR denominated loans with base rate EURIBOR 3M: 0.185% p.a. (plus the contractual margin) b) for EUR denominated loans with base rate EURIBOR 6M due to the migration of base rate to a public reference rate, in accordance with the provisions of OUG no 50/2010: 0.319% p.a. (plus the contractual margin) c) for RON denominated loans with base rate ROBOR 3M: 6.03% p.a. (plus the contractual margin) d) for USD denominated loans with base rate LIBOR 6M, due to the migration of base rate to a public reference rate, in accordance with the provisions of OUG no 50/2010: 0.51025% p.a. (plus the contractual margin) By adjusting the base rate, at the next payment date the instalment will remain the same while the new instalment will be paid starting with the second payment date after the base rate change. *Starting with 1st of September 2011, the National Bank of Romania's reference rate is the monetary policy rate set through a Board decision - Ordinance No. 13 of 24 August 2011.

Bulletin Details	
Posting Date	27/11/2012
Subject	Open an Alpha Progressive deposit directly from the Alpha Click application
Message Id	1354029780154
Message	It is so simple to turn your available amounts into a deposit with an attractive interest rate: all you need to do is choose from the menu the section "make a deposit" and fill in the amount you wish to deposit. You can choose the deposit suitable for you, and if you choose Alpha Progressive on 18 or 24 months you benefit of the longest maturities. Moreover, you will benefit from both flexibility and an interest rate that increases during the deposit period.

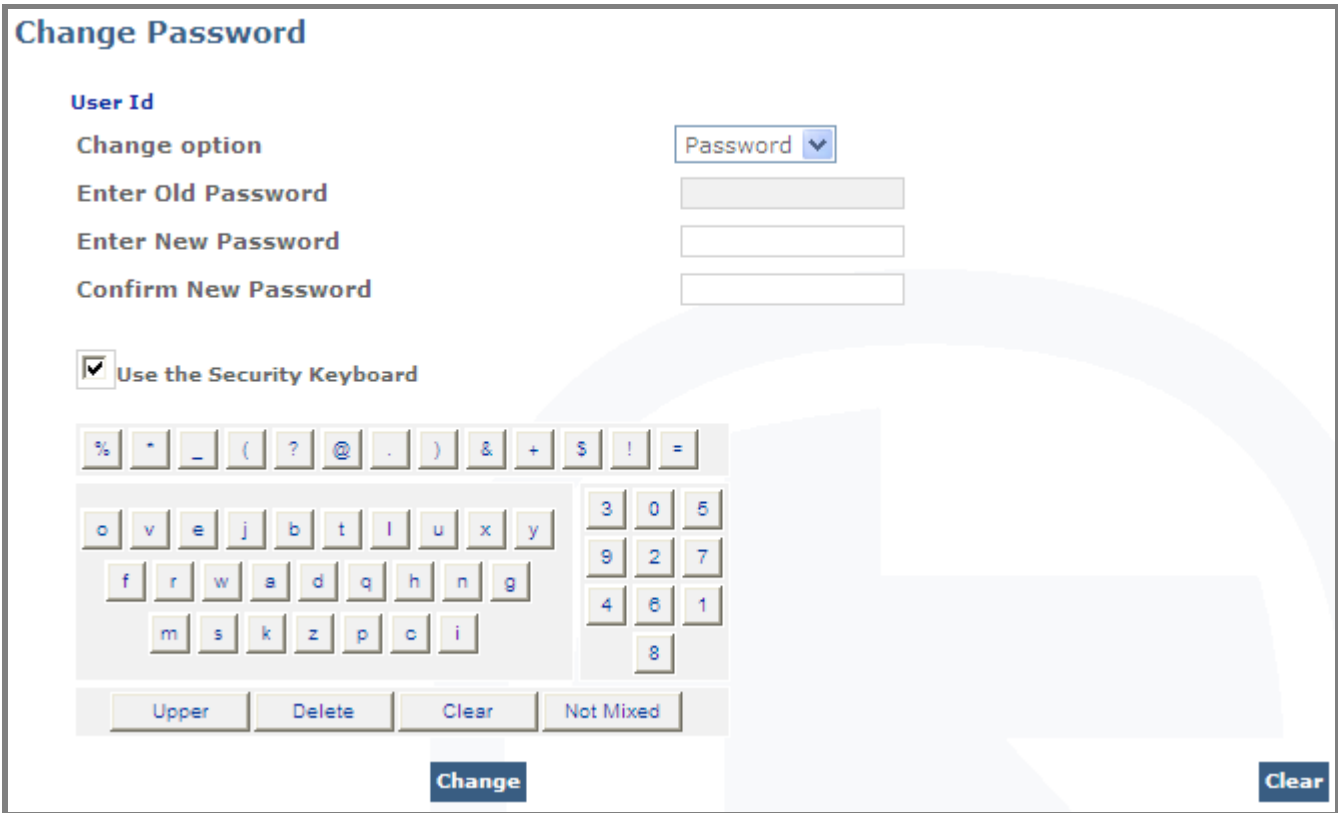
Below you can find the function of each button:

- If you click on **Help** you will receive information about the current menu. You can click on this button each time you need;
- If you click on **Logout** you will exit Alpha Click.

1. USER PROFILE MANAGEMENT

1.1. Change password

Change password menu allows you to change your password.



Change Password

User Id

Change option Password ▼

Enter Old Password

Enter New Password

Confirm New Password

☒ **Use the Security Keyboard**

Virtual keyboard layout:

- Row 1: %, *, -, (, ?, @, .,), &, +, \$, !, =
- Row 2: o, v, e, j, b, t, l, u, x, y
- Row 3: f, r, w, a, d, q, h, n, g
- Row 4: m, s, k, z, p, c, i
- Row 5: 3, 0, 5
- Row 6: 9, 2, 7
- Row 7: 4, 6, 1
- Row 8: 8

Buttons: Upper, Delete, Clear, Not Mixed

Change **Clear**

To change the password:

- Enter at **Old Password** the password used until this very moment. If you are a new user enter the password you received from the Bank in the secured envelope;
- Enter at **New Password** a new password. The new password must meet the mentioned security rules;
- Enter at **Confirm New Password** the new password again (the same password you entered at **New Password**);
- After you fill in the fields click on **Change**;
- For security reasons the password is available only for six months. After the password expires you are forced to change it.

THE PASSWORD IS STRICTLY CONFIDENTIAL AND MUST NOT BE REVEALED TO ANYONE!

1.2. Security Device Management

Security Device Management menu allows you to view and manage your security devices.

Security Devices Available					
Your security devices are displayed below. If you want to add new or modify an existing security device please follow the instructions available here					
Crt. No.	Security Device Alias	Security Device serial number	Status	Available since	
1	test		Enabled	01/07/2013	
2	test		Enabled	01/07/2013	
<div> Add New Security Device Modify Synchronize Delete </div>					

To add a new security device:

- Click on **Add New Security Device**;
- Enter the **Security Device Alias** (a nickname for an easier identification of the device),
Security Device serial number (the 12 characters serial number on the back of the device),
Security Code (the six digits code generated by the security device),
PIN Code (the 5 character code received from the Bank).

Adding New Security Device

Security Device Alias	
Security Device serial number	
Security Code	
PIN Code	

Activate Security Device
Cancel

After filling in the fields click on **Activate Security device** to initiate the operation.

Security Device Addition Verification

Security Device Alias	Security Device serial number	Security Code
test		

Confirm
Cancel

If you are sure that all data is correct click on **Confirm** or click on **Cancel** to cancel the transaction.

Security Device Addition Confirmation

The security device was successfully added.

Security Device Alias	Security Device serial number	Security Code
test		

Add Another Security Device

Modify option allows you to change the security device's alias.

To modify a security device's alias:

- Select a security device;
- Click on **Modify**;
- Enter the new **Security Device Alias**;

Modify

Crt. No.	1
Security Device Alias	test
Security Device serial number	
Status	Enabled
Available since	01/07/2013

*You can modify only the security device's Alias.

Modify
Cancel

After filling in the field click on **Modify** to initiate the operation.

Security Device Modification Verification

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	01/07/2013

Confirm
Cancel

If you are sure that all data is correct click on **Confirm** or click on **Cancel** to cancel the transaction.

Security Device Modification Confirmation

The security device's alias was successfully modified.

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	01/07/2013

Modify Another Security Device

If you are unable to sign in with your security codes you can reset your security devices by using the **Synchronize** option.

To synchronize a security device:

- Select a security device;
- Click on **Synchronize**;
- Enter the **Security Code 1** and **Security Code 2**;

Synchronize Security Device

Security Device Alias	test
Security Device serial number	
Security code 1	
Security code 2	

After filling in the fields click on **Synchronize** to initiate the operation.

Security Device Synchronize Verification

Security Device Alias	Security Device serial number	Security code 1	Security code 2
test			

If you are sure that all data is correct click on **Confirm** or click on **Cancel** to cancel the transaction.

Security Device Synchronize Confirmation

The security device was successfully synchronized.

Security Device Alias	Security Device serial number	Security code 1	Security code 2
test			

To delete a security device:

- Select a security device;
- Click on **Delete**;

Delete

Crt. No.	2
Security Device Alias	test
Security Device serial number	
Status	Enabled
Available since	01/07/2013

Click on **Delete** to initiate the operation.

Security Device Deletion Verification

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	01/07/2013
Confirm		Cancel	

Click on **Confirm** to delete the security device or click on **Cancel** to cancel the transaction.

Security Device Deletion Confirmation

The security device was successfully deleted.

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	01/07/2013
Delete Another Security Device			

1.3. Mobile Banking Activation


Mobile Banking Activation menu allows you to activate the Mobile Banking service from Alpha Bank directly from the Internet Banking application Alpha Click without the need of going to the Bank. To activate the Mobile Banking service you need to read the terms and conditions for using the service and press on **Activate** button.

Mobile Banking Activation

Choose to activate the Mobile Banking service (Internet Banking for mobile devices) to be in full control of your finances, anytime and anywhere. You will be able to perform all the transactions you need (bill payments, transfers between your own accounts, RON and foreign currency payments, deposit initiations and redemptions), directly on the device that is always at hand: your mobile phone or tablet.

It only takes you a few seconds to be able to use the Mobile Banking service from Alpha Bank on your smartphone or tablet. Here's what you need to do:

- Step 1 - service activation: accept the below terms and conditions and the commissions tariff;
- Step 2 - service installation: download the Mobile Banking application (Alpha Bank RO) from App Store or Google Play on your smartphone or tablet. Click [here](#) for detailed instructions on installing the Mobile Banking service.



☐ I hereby express my consent for ALPHA BANK ROMANIA S.A. to grant me access to Mobile Banking service. I confirm that I have read and I agree with the Terms and conditions for using the Online Banking Service published [here](#) and the Commissions tariff for natural persons published [here](#).

Activează

ATTENTION! By clicking on **Activate** you agree with the terms and conditions for using the service. The confirmation of the activation is given by the confirmation screen.

Mobile Banking Activation

Congratulations! You have successfully activated Mobile Banking service.

There is only one more step left for you to do in order to use the Mobile Banking service on your mobile phone or tablet: download the Mobile Banking application (Alpha Bank RO) from the App Store or Google Play. Click [here](#) for detailed instructions on installing and using the Mobile Banking service.



2. CUSTOMER SERVICES

2.1. Bulletins

This menu appears automatically when you login. Here you can find the latest messages posted by Alpha Bank Romania. Bulletins are available until changes are made by the Bank.

Bulletins	
Bulletin Details	
Posting Date	15/01/2013
Subject	Extending the cut off times
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2.2. Info

2.2.1. Exchange Rates

If you want to check out the exchange rates for different currencies access the menu **Exchange Rates** and in the new opened window, after you select the currency and the rate type, click on **Search**. If you want to check out exchange rate history fill in the date at **Date** and click on **Search**.

Exchange Rates

as of 09/01/2013

Exchange rate inquiry details

Currency

All

Rate Type

NBR

Date (dd/mm/yyyy)

09/01/2013

Search

Clear

Rate as of 09/01/2013

Currency	Pair	Rate Type	NBR Rate	Buy Rate	Sell Rate	Units	Sequence	Exchange Rate Valid From
AUD	RON	NBR	3.4909	3.4909	3.4909	1	first	2012-12-31 06:58:39.0
AUD	USD	NBR	1.0384	1.0384	1.0384	1	first	2012-12-31 07:00:39.0
CAD	RON	NBR	3.3796	3.3796	3.3796	1	first	2012-12-31 06:59:06.0
CHF	RON	NBR	3.6651	3.6651	3.6651	1	first	2012-12-31 06:58:40.0
DKK	RON	NBR	0.5937	0.5937	0.5937	1	first	2012-12-31 06:59:20.0
EUR	AUD	NBR	1.2688	1.2688	1.2688	1	first	2012-12-31 06:59:53.0

2.2.2. Support

If you need help in using Alpha Click or you just want to check out the commissions, access the **Support menu**. By clicking on each option from the list you find out the requested information.

Support

[Commissions tariff for natural entities](#)
[Commissions Tariff for legal entities](#)
[Commissions tariff for SME legal entities](#)
[Alpha Click Users Manual - Natural Persons](#)
[Alpha Click Users Manual - Legal entities](#)
[Terms and conditions for using the Online Banking Service - Natural persons](#)
[Terms and conditions for using the Online Banking Service - Legal entities](#)
[EURIBOR 6 months](#)

2.3. Customer messages

2.3.1. Customer messages

This menu is used by the Bank to communicate with Alpha Click customers and vice versa. In this menu you can find personalized information regarding Alpha Click. If you have any messages they will appear ordered by receiving date.

Mail Message

Mail Message

[Inbox](#)[Draft](#)[Compose](#)[Sent Items](#)

3. CASH MANAGEMENT

3.1. My accounts

3.1.1. Accounts Summary

Accounts Summary					
as of 09/01/2013					
Customer: All					
Account Number	Alias	IBAN Number	Last Updated On	Available Balance	Indicative Available Balance In
Current Accounts					
			08/01/2013	4,662.74 RON	4,662.74 RON
			07/01/2013	2,722.85 USD	9,141.97 RON
			08/01/2013	972.77 EUR	4,306.11 RON
				0.00 EUR	0.00 RON
Total Current Accounts Equivalent in RON					18,112.82 RON

Accounts Summary menu offers you a view of all the accounts you have access to and detailed information:

- You can see the available balance in the account's currency or in other currencies;
- You can see the date of the latest movement on the account;
- In case you notice that an account is unavailable in Alpha Click contact Customer Support Service;
- If you click on the account number you access **Available Balance** menu.

3.1.2. Account Activity

Account Activity menu offers you a serie of filters for searching all the transactions made on your accounts.

Account Activity					
as of 09/01/2013					
Select Customer	All				
Select Account	--Select Account to Query--				
				Indicate	30 transactions per page.
To search for specific transactions, please use Advance Search below.					
Advance Search					
Start Date (dd/mm/yyyy)		End Date (dd/mm/yyyy)			
From Amount		To Amount			
Debit / Credit	Both Debit and Credit				
Sort Order	Descending				
Beneficiary/Payer IBAN		Beneficiary/Payer			
		Payment Details			
View		Print		Download	

To search in account activity:

- Choose the **Customer** whose account you want to query. After choosing the customer **Account Status** field activates and allows you to choose to view account activity on open accounts or closed accounts. This functionality is active only for customers who also have closed accounts;

Select Customer	<input type="text"/>
Accounts Status	Open Accounts <input type="button" value="v"/>
Select Account	--Select Account to Query-- <input type="button" value="v"/>

- Choose the **Account** for which you want to view the activity;
- Choose the **Number of transactions displayed on page**;
- **Advanced Search** offers you additional filters for an easier search in account activity. You can search by **Date, Amount, Reference number, Beneficiary/Payer, Beneficiary/Payer IBAN** or **Payments details**.

After filling in all filters click on **View** and the results will be displayed in a table. If you want to print the activity click on **Print** or if you want to save it on your computer click on **Download**.

Account Activity						as of 09/01/2013
Account Number	4,662.74 RON	IBAN		Balance Available	4,662.74 RON	
Current Balance		End Date	07/01/2013	Debit / Credit	Both Debit and Credit	
Start Date	17/12/2012	Beneficiary/Payer		Beneficiary/Payer IBAN		
Sort Order	Descending					
Payment Details						

Posting Date	Value Date	Reference No.	Description	Debit Amount	Credit Amount	Running Balance
07/01/2013	07/01/2013		IB - Plata interbancara mica val. Beneficiari: SOS. NORDULUI NR. 62D, SECT OR 1, BU CURESTI Detalii plata:	150.00 RON		6,023.56 RON
07/01/2013	07/01/2013		Comision plata mica valoare	2.00 RON		6,173.56 RON
07/01/2013	07/01/2013		Schimb valutar prin IB Rate schimb: 4.45, 1116.07 EUR	5,000.00 RON		6,175.56 RON
07/01/2013	07/01/2013		Schimb valutar prin IB Rate schimb: 4.48, 2232.14 EUR	10,000.00 RON		11,175.56 RON
07/01/2013	07/01/2013		Incasare intrabancara Platfoni: INT.GHE ORGHE SIMIONESCU NR 2C BL SC AP 2 BUCURESTI 1 CP 614155 ROMANIA Detalii incasare:		20,000.00 RON	21,175.56 RON
04/01/2013	04/01/2013		IB - Plata interbancara mare val. Beneficiari: Detalii plata:	10.00 RON		1,175.56 RON
04/01/2013	04/01/2013		Comision plata mare valoare	13.80 RON		1,189.36 RON
04/01/2013	04/01/2013		IB - Plata interbancara mica val. Beneficiari: Detalii plata:	1,100.00 RON		1,199.36 RON
04/01/2013	04/01/2013		Comision plata mica valoare	5.71 RON		2,299.36 RON
04/01/2013	04/01/2013		IB - Plata interbancara mica val. Beneficiari: Detalii plata:	10.00 RON		2,305.07 RON

3.1.3. Account Balance

Account Balance menu allows you to see the balance of your accounts. Here you can find details for current balance, uncleared funds, available credit and net available balance.

Account Balance Inquiry as of 09/01/2013

Select Customer:

Select Account:

Details For: **AGENTIA HOWARD JOHNSON**
 Currency Code - EUR

Description	Value	Description	Value
Current Balance	972.77 EUR	Uncleared Funds	0.00 EUR
Available Credit	0.00 EUR	Net Available Balance	972.77 EUR

To view the balance:

- Choose the **Customer** whose account you want to query;
- Choose the **Account** you want to query;

Account Balance Inquiry as of 09/01/2013

Select Customer:

Select Account:

- To view the balance click on **Go**;

Details For: **AGENTIA HOWARD JOHNSON**
 Currency Code - EUR

Description	Value	Description	Value
Current Balance	972.77 EUR	Uncleared Funds	0.00 EUR
Available Credit	0.00 EUR	Net Available Balance	972.77 EUR

- If you click on **Accounts Summary** you will be returned to this menu.

ATTENTION! TRANSACTIONS ARE MADE WITHIN NET AVAILABLE BALANCE LIMIT.

3.1.4. Account Statement

Account Statement menu allows you to view the daily statements for your accounts.

Account Statement as of 09/01/2013

Search Criteria

Customer:

Account:

From Date (dd/mm/yyyy): To Date (dd/mm/yyyy):

To search an account statement:

- Choose the **Customer** whose statements you want to view. After choosing the customer **Account Status** field activates and allows you to choose to view account statements for open accounts or closed accounts. This functionality is active only for customers who also have closed accounts;
- Choose the **Account** you want to query;
- Choose the **Date**.

After filling in all filters click on **Search** and the results will be displayed in a table.

Number	Account	Statement Date	Opening Balance	Closing Balance
31		05/11/2012	11,994.26 RON	1,994.36 RON
32		25/11/2012	1,994.26 RON	1,947.76 RON
33		02/12/2012	1,947.76 RON	12,365.98 RON
34		10/12/2012	12,365.98 RON	2,325.98 RON
35		28/12/2012	2,325.98 RON	2,319.48 RON

To view the account statement click on the number of the statement.

3.1.5. Account Alias

Account Alias menu allows you to rename your accounts for an easier identification in Alpha Click. You can rename your accounts by entering a nickname in the field next to the account number. Also you can order your accounts by entering a number in the field **Account Sequence number**. Therefore, anywhere in Alpha Click the accounts will be rearranged as you wish.

Accounts Nickname
as of 09/01/2013

Search Criteria
 Customer:

Account Number	Branch	Accounts Nickname	Account Sequence No.
	AGENTIA HOWARD JOHNSON	<input type="text"/>	<input type="text"/>
	AGENTIA HOWARD JOHNSON	<input type="text"/>	<input type="text"/>
	AGENTIA HOWARD JOHNSON	<input type="text"/>	<input type="text"/>
	AGENTIA HOWARD JOHNSON	<input type="text"/>	<input type="text"/>
	AGENTIA HOWARD JOHNSON	<input type="text"/>	<input type="text"/>

After filling in the fields **Accounts Nickname** and/or **Account Sequence number** click on **Save** to memorize the changes. If you click on **Clear** all changes are deleted and you can rename and order your accounts again.

Account Number	Branch	Accounts Nickname	Account Sequence No.
	SUCURSALA MAGHERU	<input type="text"/>	<input type="text" value="2"/>
	SUCURSALA MAGHERU	<input type="text"/>	<input type="text"/>
	SUCURSALA MAGHERU	<input type="text"/>	<input type="text" value="1"/>

ATTENTION! THERE CANNOT BE TWO ACCOUNTS WITH THE SAME NICKNAME.

3.1.6. New Account Opening

New Account Opening menu allows you to open new current accounts without going to the branch.

New Account Opening - Initiation		as of 29/07/2014
New account opening		
Customer Details		
Customer		
Account Selection Type		
Account Type	Current accounts ▼	
Account Class	Alpha Access Classic ▼	
Currency	CHF ▼	
Branch	SUCURSALA AVIATIEI	
Account Information		
I want to activate the account in the present request in the Internet Banking	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Account Opening Date		
I read and I agree with Terms and conditions, Account Operating Rules and General Business Conditions and Commissions tariff.	<input type="checkbox"/> Terms and conditions, Account Operating Rules and General Business Conditions and Commissions Tariff	
Date	29/07/2014	
Submit		

To open a new account:

- Choose the **Account Type**, **Account Class** and the **Currency**. If you want to open a current account you need to agree with the **Terms and conditions, Account Operating Rules and General Business Conditions and Commissions Tariff**.

After filling in the fields click on **Submit** to initiate the operation. Verify the data you introduced and if the data is incorrect click on **Change**.

New Account Opening - Verify		as of 01/07/2014
New account opening		
Customer Details		
Customer		
Account Selection Type		
Account Type	Current accounts	
Account Class	Alpha Access Classic	
Currency	GBP	
Branch	SUCURSALA AVIATIEI	
Account Information		
Activate Account For NetBanking	Yes	
Account Opening Date		
Date	01/07/2014	
Security code		
Security code	<input type="text"/>	How do I get the security code?
Confirm		Change

If you are sure that all data is correct click on **Confirm**.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

New Account Opening - Confirmation		as of 01/07/2014
Reference		
Status		
New account opening		
Customer Details		
Customer		
Account Selection Type		
Account Type	Current accounts	
Account Class	Alpha Access Classic	
Currency	GBP	
Branch	SUCURSALA AVIATIEI	
Account Information		
Activate Account For NetBanking	Yes	
Account Opening Date		
Date	01/07/2014	
Create More		

OBSERVATION!

New Account Opening transaction is available every working day from 7:00 a.m. to 4:00 p.m.

Own Accounts Transfers

3.1.7. Own Accounts Transfer

Own Accounts Transfer menu allows you to make own accounts transfers between accounts available in Alpha Click. You can make transfers between same currency accounts or foreign exchanges.

Own Account Transfer - Initiate		as of 09/01/2013	
Transaction Details			
Ordering Party Details			
Customer *	<input type="text"/>	Account Number *	<input type="text"/>
Currency	RON	Alias	<input type="text"/>
Branch	AGENTIA HOWARD JOHNSON	Balance Available	
Destination Account Detail			
Account Number *	<input type="text"/>	Alias	<input type="text"/>
Currency	RON	Branch	AGENTIA HOWARD JOHNSON
Balance Available			
Payment Details			
Amount *	<input type="text"/>	Currency *	RON
Execution Date *	<input type="radio"/> Pay Now		
Exchange Rate Type *	<input type="radio"/> Limited Quoted Rate	Exchange Rates	<input type="radio"/> Limited Rate <input type="text"/>
Narrative	<input type="text"/>		
Template Details			
Save as a Template	<input type="checkbox"/>	Private Template	<input type="checkbox"/>
Template Id	<input type="text"/>		
* indicates mandatory fields			

To make an own accounts transfer:

- Choose the **Customer** who owns the accounts;
- Choose the **Ordering Account** and the **Destination Account**. If you make a transfer between same currency accounts you need to fill in the field **Narrative** the reason why you are making the transfer;
- Enter the **Amount*** and select the **Currency**;
- For foreign exchanges choose the **Rate Type**. You can make foreign exchanges at the Bank's **standard rate** or at a **negotiated rate**. For negotiated foreign exchanges you need to enter the rate provided by the Bank at **Limited Rate**.
- If you want to save the transaction as a template select **Save as a Template** and enter a name for it. Later you can find it in **Templates** menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

* Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.

Own Account Transfer - Verification

as of 01/07/2013

Transaction Details			
Ordering Party Details			
Client		Alias	
Currency	RON	Account Number	
Branch	SUCURSALA AVIATIEI		
Destination Account Detail			
Alias		Account Number	
Currency	EUR	Branch	SUCURSALA AVIATIEI
Payment Details			
Transfer Amount	50.00 RON	Currency	RON
Exchange Rate Type	Limited Quoted Rate	Execution Date	01/07/2013
Exchange Rate	1 EUR = 4.375RON		
Transaction(s) Confirmation			
Security code	<input type="text"/>	How do I get the security code?	
Confirm		Change	Cancel

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

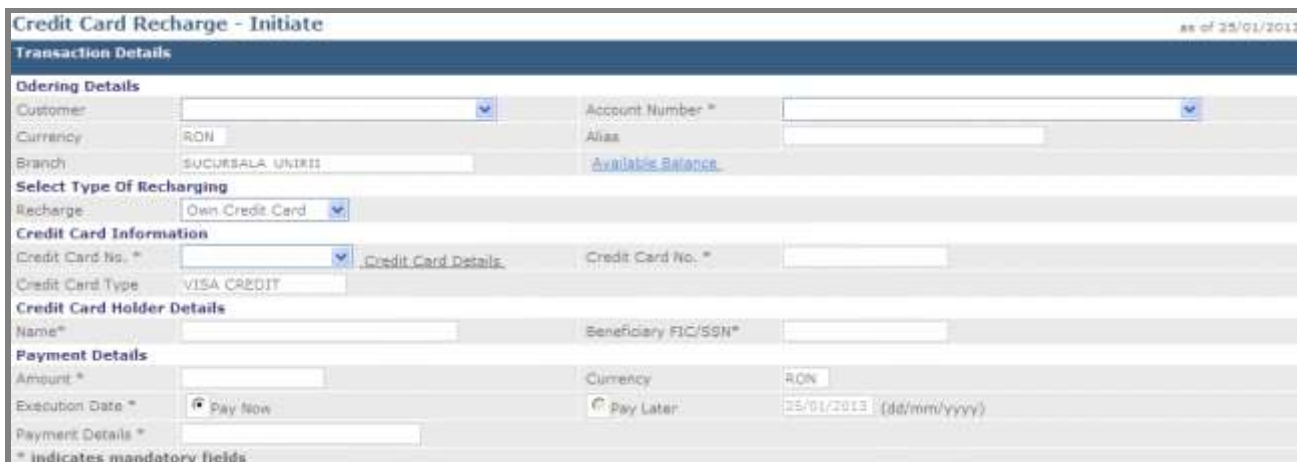
Own Account Transfer - Confirmation

as of 01/07/2013

Reference			
Status	Accepted By the Bank		
Transaction Details			
Ordering Party Details			
Client		Alias	
Branch	SUCURSALA AVIATIEI	Account Number	
Currency	RON		
Destination Account Detail			
Alias		Account Number	
Currency	EUR	Branch	SUCURSALA AVIATIEI
Payment Details			
Transfer Amount	50.00 RON	Currency	RON
Exchange Rate Type	Limited Quoted Rate	Execution Date	01/07/2013
Exchange Rate	1 EUR = 4.375RON		
Create More			

3.1.8. Credit Card Recharge

Credit Card Recharge menu allows you to recharge your personal credit card or any other credit cards issued by Alpha Bank Romania.



To recharge your personal credit card:

- Select the **Customer** and the ordering **Account**;
- Enter the **Amount*** of recharge;
- Enter **Payment details**.

To recharge other credit cards:

- Choose **Other credit cards** at **Recharge Type**;
- Enter the **Name** and the **Social Security Number** of the beneficiary;
- Choose the ordering **Account**;
- Enter the **Amount*** of recharge;
- Enter **Payment details**.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

* Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.

Credit Card Recharge - Verification

as of 01/07/2013

Transaction Details			
Source Account Detail			
Customer		Account Number	
Currency	RON	Alias *	
Branch	SUCURSALA AVIATIEI		
Credit Card Details			
Credit Card No.		Credit Card Type	MASTERCARD CREDIT
Credit Card Holder Details			
Name *		Beneficiary FIC/SSN *	
Transfer Detail			
Amount	100.00 RON	Currency	RON
Date	01/07/2013	Payment Details *	Alimentare card credit
Transaction(s) Confirmation			
Security code	<input type="text"/>	How do I get the security code?	
Confirm		Change	Cancel

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

Credit Card Recharge - Confirmation

as of 01/07/2013

 Reference
 Status

Accepted By the Bank

Transaction Details			
Source Account Detail			
Customer		Account Number	
Currency	RON	Alias *	
Branch	SUCURSALA AVIATIEI		
Credit Card Details			
Credit Card No.		Credit Card Type	MASTERCARD CREDIT
Credit Card Holder Details			
Name *		Beneficiary FIC/SSN *	
Transfer Detail			
Amount	100.00 RON	Currency	RON
Date	01/07/2013	Payment Details *	Alimentare card credit
Create More			

3.2. Payments

3.2.1. RON Payments

RON Payments menu allows you to make RON payments to beneficiaries with RON accounts at banks in Romania. Here you can make all kind of RON payments (inter-banking, budget, intra-banking).

RON Payments - Initiate		as of 09/01/2013	
Transaction Details			
Ordering Party Details			
Customer *	<input type="text"/>	From the account *	<input type="text"/>
Currency	RON	Alias	<input type="text"/>
Branch	AGENTIA HOWARD JOHNSO	Balance Available	
Beneficiary Details			
Name *	<input type="text"/>	look up	
Beneficiary Address	<input type="text"/>	FIC/SSN	<input type="text"/>
	<input type="text"/>	Beneficiary IBAN *	<input type="text"/>
	<input type="text"/>	Bank Name *	ALPHA BANK ROMANIA S.A. <input type="text"/>
Payment Details			
Order No. *	<input type="text"/>		
Urgent	<input type="checkbox"/>		
Amount *	<input type="text"/>	Currency *	RON
Value Date *	<input type="radio"/> Pay Now <input type="radio"/> Pay Later	09/01/2013 (dd/mm/yyyy)	
Payment Details *	<input type="text"/>	<input type="text"/>	
Template Details			
Save as a Template	<input type="checkbox"/>	Private Template	<input type="checkbox"/>
Template Id	<input type="text"/>		
* indicates mandatory fields			

To make a RON Payment:

- Choose the **Customer** and the ordering **Account**. After choosing the account click on **Balance Available** to check the available balance;
- Enter beneficiary details (**Name, Address, FIC/SSN, IBAN, Bank Name**). If the beneficiary has been used in Alpha Click before click on **Look up** to find it;
- Enter payment details (**Order number, Amount***, **Value Date, Payment Details**);
- If you want to save the transaction as a template select **Save as a Template** and enter a name for it.

Later you can find it in **Templates** menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

* Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.

RON Payments - Verification
as of 01/07/2013

Mode of Transfer:
 RON Payments

Transaction Details

Ordering Party Details

Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

Beneficiary Details

Name		FIC/SSN	
Beneficiary Address		Beneficiary IBAN	
		Bank Name	LIBRA INTERNET BANK SA

Payment Details

Order No.	1	Urgent	No
Amount	50.00 RON	Currency	RON
Value Date	01/07/2013		
Payment Details			

Charge and Commissions Details

Low Value Payment Commission	3.90 RON
TransferD Commission	0.51 RON
Total Commissions and Charges	4.41 RON

Transaction(s) Confirmation

Security code:
[How do I get the security code?](#)

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

RON Payments - Confirmation
as of 01/07/2013

Reference:
 Accepted By the Bank

Transaction Details

Ordering Party Details

Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

Beneficiary Details

Name		FIC/SSN	
Beneficiary Address		Beneficiary IBAN	
		Bank Name	LIBRA INTERNET BANK SA

Payment Details

Order No.	1	Urgent	No
Amount	50.00 RON	Currency	RON
Value Date	01/07/2013		
Payment Details			

3.2.2. Foreign Currency Payments

Foreign Currency Payments menu allows you to make foreign currency payments to beneficiaries all over the world.

Foreign Currency Payments - Initiate as of 09/01/2013

Transaction Details

Ordering Party Details

Customer * From the account *

Currency EUR Alias

Branch AGENTIA HOWARD JOHNSON [Balance Available](#)

Transfer Detail

Order No. * Details Of Charges * OUR

Transfer Amount * Currency * EUR

Value Date * ☒ SPOT ☐ URGENT

Beneficiary Details

Name * [look up](#) Beneficiary IBAN **

Account *** Beneficiary Country * Please select

Beneficiary Address 1 * Beneficiary Address 2

Beneficiary Bank Details

BIC / SWIFT Code [look up](#) Bank Name *

Bank City * Bank Country * Please select

Bank Address 1 * Bank Address 2

Payment Information

Ort No.	Transaction Value	Transaction Code	Narrative of the transaction for which a payment is ordered/made	Delivery date (dd/mm/yyyy)	Registration no. in the Registry of external debt
1	<input type="text"/>	<input type="text"/>	Select <input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	Select <input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	Select <input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	Select <input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	Select <input type="text"/>	<input type="text"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	Select <input type="text"/>	<input type="text"/>	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	Select <input type="text"/>	<input type="text"/>	<input type="text"/>

Payment Details

Source Of Funds *

For payments made from loan or from commitment undertaken by ALPHA BANK ROMANIA refer to:

Loan Facility Agreement No. Payment Secured Under The Reference

Commitment Agreement No.

To justify payment, we attach the following documents:

Contracts DVI

Invoices 1 Invoices 2

Details Of Payment/ Representing

Execution Date * ☒ Pay Now ☐ Pay Later 09/01/2013 (dd/mm/yyyy)

Template Details

Save as a Template ☐ Private Template ☐

Template Id

* indicates mandatory fields ** mandatory for countries with IBAN *** mandatory for countries without IBAN

To make a foreign currency payment:

- Choose the **Customer** and the ordering **Account**. After choosing the account click on **Balance Available** to check the available balance;

The Bank is applying supplementary controls in case of foreign currency payments executed starting 27th of January 2014, for values exceeding 100.000 EUR (or equivalent). Therefore, in case of placing foreign currency payments through Alpha Click, for amounts exceeding the above mentioned limits, you will be contacted by the Bank officers in order to reconfirm the payment transactions.

- Enter transfer details (**Order number, Details of charges, Amount* , Currency**);
- Enter beneficiary details (**Name, Address, IBAN/Account, Country**). If the beneficiary has been used in Alpha Click before click on **Look up** to find it;
- Enter the beneficiary Bank details. If you know the BIC/SWIFT code, click on **Look up**, choose the code and the Bank details will be filled in automatically. If you do not know the BIC/SWIFT code you can enter the beneficiary Bank details manually;
- Enter payment details (**Source of Funds, Contracts, Invoices, Details of Payment/Representing, Execution date**);
- **ATTENTION!** For payments higher than 49.999,99 EUR or equivalent it is necessary to fill in the fields at **Payment Information**;
- If you want to save the transaction as a template select **Save as a Template** and enter a name for it. Later you can find it in **Templates** menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

* Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.

Foreign Currency Payments - Verification						as of 01/07/2013
Transaction Details						
Ordering Party Details						
Customer		Source Account Number				
Currency	EUR	Source A/C Nickname				
Branch						
Transfer Detail						
Order No.	1	Details Of Charges	SHA	Display Charges and Commissions		
Transfer Amount	50.00 EUR	Currency	EUR			
Execution Date	SPOT					
Beneficiary Details						
Name		Beneficiary IBAN				
Account		BEN Country	ROMANIA			
Beneficiary Address 1	Bucuresti	Beneficiary Address 2				
Beneficiary Bank Details						
BIC / SWIFT Code		Bank Name	Bank of Cyprus			
Bank City	Bucuresti	Bank Country	ROMANIA			
Bank Address 1	Calea Dorobantilor	Bank Address 2				
Payment Information						
Crt No.	Transaction Value	Transaction Code	Narrative of the transaction for which a payment is ordered/made	Delivery date (dd/mm/yyyy)	Registration no. in the Registry of external debt	
1						
2						
3						
4						
5						
6						
7						
Payment Details						
Source Of Funds						
For payments made from loan or from commitment undertook by ALPHA BANK ROMANIA refer to :						
Loan Facility Agreement No.		Payment Secured Under The Reference				
Commitment Agreement No.						
To justify payment, we attach the following documents :						
Contracts		DVI				
Invoices		Details Of Payment/ Representing				
Value Date		01/07/2013				
Transaction(s) Confirmation						
Security code		<input type="text"/>				
		How do I get the security code?				
Confirm		Change		Cancel		

If you want to view charges and commissions for the transaction click on **Display Charges and Commissions**.

Foreign Currency Payment - Charges		As Of 09/01/2013
Charge Details		
10.00 EUR	Bank's Transfer Commission	
0.00 EUR	SWIFT Fee	
0.00 EUR	OUR Commission	
0.00 EUR	Non-STP Commission	
10.00 EUR	TOTAL (Equivalent in the currency of the transaction)	
Note		
Non-STP fee is required but might be returned		

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

Foreign Currency Payments - Confirmation

as of 09/01/2013

 Reference
 Status

Processing in progress

Transaction Details
Ordering Party Details

Customer		Source Account Number	
Source A/C Nickname		Currency	EUR
Branch	133		

Transfer Detail

Order No.	1	Details Of Charges	SHA
Transfer Amount	50.00 EUR	Currency	EUR
Execution Date	SPOT		

Beneficiary Details

Name		Beneficiary IBAN	
Account		Beneficiary Country	ROMANIA
Beneficiary Address 1		Beneficiary Address 2	

Beneficiary Bank Details

BIC / SWIFT Code		Bank Name	BANCA COMERCIALA ROMANA S.A
Bank City	BUCHAREST	Bank Country	ROMANIA
Bank Address 1	5, REGINA ELISABETA BLVD.	Bank Address 2	

Payment Information

Crt No.	Transaction Value	Transaction Code	Narrative of the transaction for which a payment is ordered/made	Delivery date (dd/mm/yyyy)	Registration no. in the Registry of external debt
1					
2					
3					
4					
5					
6					
7					

Payment Details

Source Of Funds

For payments made from loan or from commitment undertook by ALPHA BANK ROMANIA refer to :

Loan Facility Agreement No.		Payment Secured Under The Reference	
Commitment Agreement No.			

To justify payment, we attach the following documents :

Contracts		DVI	
Invoices		Details Of Payment/ Representing	
Value Date	09/01/2013		

[Create More](#)

3.3. Pay Bills

3.3.1. Utility Payments in Alpha Bank

Utility Payments in Alpha Bank menu allows you to pay bills for providers with accounts opened at Alpha Bank Romania.

Utility Payments In Alpha Bank-Initiate				as of 09/01/2013
Transaction Details				
Ordering Party Details				
Customer	<input type="text"/>	From the account *	<input type="text"/>	
Currency	RON	Alias	<input type="text"/>	
Branch	AGENTIA HOWARD JOHNSON	Balance Available		
Category Details				
Category Name	<input type="text"/>			
Utility Provider Details				
Utility Name	<input type="text"/>			
Payment Details				
Order No. *	<input type="text"/>	Currency	RON	
Amount *	<input type="text"/>			
Value Date *	<input type="radio"/> Pay Now			
Template Details				
Save as a Template	<input type="checkbox"/>	Private Template	<input type="checkbox"/>	
Template Id	<input type="text"/>			
* indicates mandatory fields				

To make a utility payment in Alpha Bank:

- Choose the **Customer** and the ordering **Account**. After choosing the account click on **Balance Available** to check the available balance;
- Choose the **Utility Category** from the list available;
- Choose the **Utility Provider** from the list available and enter the requested details;
- Enter payment details (**Order number**, **Amount***);
- If you want to save the transaction as a template select **Save as a Template** and enter a name for it.

Later you can find it in **Templates** menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

* Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.

Utility Payments In Alpha Bank-Verification
as of 01/07/2013

Mode of Transfer: Utility Payments in Alpha Bank

Transaction Details

Ordering Party Details

Customer	From the account
Currency	RON
Branch	SUCURSALA AVIATIEI

Category Details

Category Name	Natural gas
---------------	-------------

Utility Provider Details

Utility Name	GAZ EST VASLUI
Client name	Subscriber code
Bill number	

Payment Details

Order No.	1
Amount	27.00 RON
Value Date	01/07/2013

Transaction(s) Confirmation

Security code:
[How do I get the security code?](#)

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

Utility Payments In Alpha Bank-Confirmation
as of 09/01/2013

Reference: Status: Accepted By the Bank

Transaction Details

Ordering Party Details

Customer	From the account
Currency	RON
Branch	AGENTIA HOWARD JOHNSON

Category Details

Category Name	Water and waste
---------------	-----------------

Utility Provider Details

Utility Name	
Client name	Client code
Bill number	Bill date (dd/mm/yyyy)

Payment Details

Order No.	1
Amount	25.00 RON
Value Date	09/01/2013

3.3.2. Utility Payments to other banks

Utility Payments to other banks menu allows you pay bills to providers with accounts opened at other banks.

Utility Payments To Other Banks - Initiate				as of 09/01/2013
Transaction Details				
Ordering Party Details				
Customer	<input type="text"/>	From the account *	<input type="text"/>	
Currency	RON	Alias	<input type="text"/>	
Branch	AGENTIA HOWARD JOHNSON	Balance Available		
Utility Provider Details				
Utility Category	Please select	Utility Provider Name	Please select	
Bank	Please select	IBAN	<input type="text"/>	
Transfer Detail				
Amount *	<input type="text"/>	Currency	RON	
Value Date *	<input checked="" type="radio"/> Pay Now	<input type="radio"/> Pay Later	09/01/2013	(dd/mm/yyyy)
Payment Details				
Order No. *	<input type="text"/>	Client Id *	<input type="text"/>	
Contract Number	<input type="text"/>	Bill Number	<input type="text"/>	
Other Details	<input type="text"/>	Bill Date	<input type="text"/>	(dd.mm.yy)
Template Details				
Save as a Template	<input type="checkbox"/>	Private Template	<input type="checkbox"/>	
Template Id	<input type="text"/>			
* indicates mandatory fields				

To make a utility payment to other banks:

- Choose the **Customer** and the ordering **Account**. After choosing the account click on **Balance Available** to check the available balance;
- Choose the **Utility Category**, the **Name** and **Bank** of the utility provider;
- Enter **Amount*** and **Value date**;
- Enter payment details (**Order number**, **Client ID**, **Contract number**, **Bill number**, **Bill date**);
- If you want to save the transaction as a template select **Save as a Template** and enter a name for it.

Later you can find it in **Templates** menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

* Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.

Utility Payments To Other Banks - Verification

as of 01/07/2013

Mode of Transfer: Utility Payments to other banks

Transaction Details			
Ordering Party Details			
Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		
Utility Provider Details			
Utility Category	Telefonie mobilă / Mobile telephony	Utility Provider Name	ORANGE ROMANIA
Bank	RBS BANK ROMANIA	IBAN	
Transfer Detail			
Amount	30.00 RON	Currency	RON
Value Date	01/07/2013		
Payment Details			
Order No.	1	Client Id	
Contract Number		Bill Number	
Other Details		Bill Date	
Charge and Commissions Details			
Low Value Payment Commission	1.49 RON		
TransFonD Commission	0.51 RON		
Total Commissions and Charges	2.00 RON		

Transaction(s) Confirmation	
Security code	<input type="text"/> How do I get the security code?
Confirm	Change Cancel

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

Utility Payments To Other Banks - Confirmation

as of 09/01/2013

Reference: Status: Accepted By the Bank

Transaction Details			
Ordering Party Details			
Customer		From the account	
Currency	RON	Alias	
Branch	AGENTIA HOWARD JOHNSON		
Utility Provider Details			
Utility Category	Telefonie mobilă / Mobile telephony	Utility Provider Name	ORANGE ROMANIA
Bank	RAIFFEISEN BANK S.A.	IBAN	
Transfer Detail			
Amount	25.00 RON	Currency	RON
Value Date	09/01/2013		
Payment Details			
Order No.	1	Client Id	
Contract Number		Bill Number	
Other Details		Bill Date	

Create More

3.4. Payments Management

3.4.1. Payments Review

Payments Review menu allows you to check the history of your transactions made through Alpha Click.

Funds Transfer View as of 09/01/2013

Search Criteria			
Customer ID	All	Order Type	All
Order status	All	Initiation Date From (dd/mm/yyyy)	09/01/2013
Initiation Date To (dd/mm/yyyy)	09/01/2013		
Search		Clear	

To search for a transaction:

- Choose the **Customer ID**;
- Choose the **Order Type** and **Status**;
- Choose the **Date**.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Reference	Order Type	Order status	Order No.	Payer Name	Name	Amount	Initiator	Initiation Date	View
	RON Payments	Accepted By the Bank	1			10.00 RON		2013-01-04 11:39:55.0	View
	RON Payments	Accepted By the Bank	1			1,100.00 RON		2013-01-04 11:41:21.0	View
	RON Payments	Accepted By the Bank	1			10.00 RON		2013-01-04 11:42:37.0	View
	RON Payments	Accepted By the Bank	1			10.00 RON		2013-01-08 11:02:51.0	View
	RON Payments	Accepted By the Bank	1			80.00 RON		2013-01-08 15:50:46.0	View
	RON Payments	Accepted By the Bank	1			50.00 RON		2013-01-09 10:51:48.0	View

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. Click on **View** if you want to view detailed information about a transaction. Click on **Print** if you want to print the transaction or click on **Back** to return to the previous screen.

RON Payments - Verification as of 09/01/2013

Reference:
 Status: Processed - Liquidated
 Mode of Transfer: RON Payments

Transaction Details

Ordering Party Details

Customer	From the account
Currency	RON
Branch	AGENTIA HOWARD JOHNSON

Beneficiary Details

Name	
Beneficiary Address	
FIC/SSN	
Beneficiary IBAN	
Bank Name	BANCA COMERCIALA ROMANA S.A.

Payment Details

Order No.	1	Urgent	No
Amount	10.00 RON	Currency	RON
Value Date	04/01/2013		

Charge and Commissions Details

Total Commissions and Charges:

Back **Print**

TRANSACTION STATUS DESCRIPTION IN ALPHA CLICK

Transaction Type	Processing in progress	Accepted by the bank	Rejected by the bank
Own account transfer	The transaction is ongoing in Alpha Click.	Accepted by the bank guarantees that the information entered by the customer was taken by the bank for processing, and it will be checked and accepted upon approval.	The transaction was automatically rejected by the system or by the Bank because the rules for the transaction processing were not respected
Utility payments in Alpha Bank			
Utility payments in other banks			
Credit card recharge			
Foreign currency payments			
Ron payments			

OBSEVATION!

During the routines for end of day and end of month Alpha Click may experience technical problems of may be unavailable. In order to validate your transactions check the ordering account in **Account Activity** menu.

3.4.2. Payment Templates

Payment Templates menu contains all the templates you saved when initiating payments.

Search Template
as of 09/01/2013

Search Criteria

Template Id

Payment Type

All

Search

Clear

To search for a template:

- Enter **Template ID**;
- Choose **Payment Type**.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

List of Template			
Template Id	Client	Initiate	delete
Cosmote		Initiate	delete
Rent		Initiate	delete

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. Click on **View** if you want to view detailed information about a template. If you want to use a template click on **Initiate** or click on **Delete** to delete it.

3.4.3. Payments Printing

Payments Printing menu allows you to print transactions made through Alpha Click.

Funds Transfer Print as of 09/01/2013

Search Criteria			
Customer ID	All		
Order Type	Utility Payments in Alpha Bank	Order status	All
Initiation Date From (dd/mm/yyyy)	09/01/2013	Initiation Date To (dd/mm/yyyy)	09/01/2013
Reference			
Search		Clear	

To search for a transaction:

- Choose the **Customer ID**;
- Choose the **Order Type** and **Status**;
- Enter the **Date**;
- Enter the **Reference** or **Order number**.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Reference	Amount	Currency	Value Date	Payer Name	From Account	Name	Beneficiary Account	Order No.	Order status
<input type="checkbox"/>	10.00 RON	RON	08/01/2013					1	Accepted By the Bank.
<input type="checkbox"/>	80.00 RON	RON	08/01/2013					1	Accepted By the Bank.
<input type="checkbox"/>	50.00 RON	RON	09/01/2013					1	Accepted By the Bank.
<input type="checkbox"/>	2.00 RON	RON	09/01/2013					1	Accepted By the Bank.
Print									

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. Select the transactions you want to print and click on **Print**.

3.4.4. Beneficiary Maintenance

Beneficiary Maintenance menu allows you to add new beneficiaries or modify the existing beneficiaries for each payment type.

Search Beneficiary as of 09/01/2013

Search Criteria			
Name		Customer ID	All
Payment Type	All	Bank Name	All
		BIC / SWIFT Code	
Search		Add Beneficiary	Clear

To search for a beneficiary:

- Enter the **Name** of the beneficiary;
- Choose the **Customer ID**, **Payment Type** and **Bank Name**;

➤ Enter **BIC/SWIFTCode**.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters. If you want to add new beneficiaries click on **Add Beneficiary** and fill in the requested information.

Name	Client
Beneficiary test	

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. If you want to view detailed information about a beneficiary click on its name.

RON Payments Beneficiary - Modify
as of 09/01/2013

Beneficiary Details

Name *	Beneficiary test
Beneficiary Address *	Bucharest
Beneficiary IBAN *	
FIC / SSN	
Bank Name	BANCA COMERCIALA ROMANA S.A.

Fields marked * are mandatory

Modify
 Cancel
 Delete

If you want change the details for the beneficiary click on **Modify** or click on **Delete** to delete it.

3.4.5. View Cut-Off Times

The transactions made through Alpha Click have a limited period until they can be sent to the bank during a working day.

ATTENTION! After cut off is exceeded transactions are made on the next working day. The cut off times in the image below are only for presentation and are subject to change. For detailed information regarding cut off times verify **View Cut-Off Times** menu in Alpha Click.

View Cut-Off Time	
Order Type	Cut-Off Time
Limited Rate Deposit Initiate	15:30
Utility Payments to other banks - high value	15:00
Utility Payments to other banks - low value*	14:00
Utility Payments to other banks - low value**	20:30
FCY payments to the same client (SPOT/BEN)	15:30
FCY Payments Alpha - Alpha	20:30
FCY payments to the same client (URGENT/SHA)	13:00
FCY payments to the same client (SPOT/SHA)	15:30
FCY payments (URGENT/SHA)	13:00
FCY payments (SPOT/SHA)	15:30
FCY payments to the same client (URGENT/OUR)	13:00
FCY payments to the same client (SPOT/OUR)	15:30
FCY payments - (URGENT/OUR)	13:00
FCY payments (SPOT/BEN)	15:30
FCY payments (URGENT/BEN)	13:00
FCY payments to the same client (URGENT/BEN)	13:00
FCY payments - (SPOT/OUR)	15:30
Own Account Transfer Limited Rate	15:30
Own Account Transfer Firmly Quoted Rate	23:59
RON Budget Payments - low value*	14:00
RON Payments - low value*	14:00
RON Payments - high value	15:00
RON Budget Payments - low value**	20:30
RON Payments Alpha - Alpha	20:30
RON Budget Payments - high value	15:00
RON Payments - low value**	20:30

Note: * - Product Cut-Off Time, ** - Value Date Cut-Off Time.

3.5. Deposits

3.5.1. Term Deposit Initiate

Term Deposit Initiate menu allows you to set up any term deposit type without going to the branch.

Account Based Deposit Initiate		as of 09/01/2013
Transaction Details		
Deposit Type		
Deposit Type	Term deposit - 1 month	
Maturity Date *	09/02/2013 dd/mm/yyyy	
Source Account Details		
Customer		
Currency	EUR	
Source Account		
Alias		
Branch	AGENTIA HOWARD JOHNSON	Available Balance
Maturity Instruction		
Maturity Instructions	Transfer Principal To Account	
Account Details		
Interest Instruction		
Interest Instruction	Account Transfer	
Account Number		
Deposit Details		
Deposit Amount *		Currency EUR
Interest Rate Type *	<input checked="" type="radio"/> Standard Interest Rate <input type="radio"/> Limited Interest Rate	

To setup a term deposit:

- Choose **Deposit Type**;
- Choose the **Customer**, **Currency** and ordering **Account**. After choosing the account click on **Balance Available** to check the available balance;
- Choose the **Maturity instructions**;
- Enter the **Amount***;
- Choose the **Interest Rate Type**. Click on **Get Interest Rate** to view the standard interest rate. For negotiated deposits you need to enter the interest rate provided by the Bank at **Limited Interest Rate**.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

* Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number, except Alpha Tax Protect deposits (The total amount of Alpha Tax Protect opened for 4 weeks, 16 weeks, 24 weeks or 52 weeks, by case, on each currency, must not exceed the maximum permitted limit for the related currency, RON 200.000 or EUR 100.000 or USD 100.000).

Account Based Deposit Verify as of 01/07/2013

Account Based Deposit Verify

Transaction Details

Deposit Type	
Deposit Product:	Alpha Tax Protect - 16 weeks (EUR/USD)
Maturity Date:	21/10/2013
Source Account Details	
Customer:	
Currency:	EUR
Source Account:	
Alias:	
Branch:	SUCURSALA AVIATIEI
Maturity Instruction	
Rollover Instructions:	Transfer Principal To Account:
Account Details:	
Interest Instruction	
Interest Instruction:	Account Transfer
Account Number:	
Deposit Details	
Deposit Amount:	100.00 EUR
Interest Rate Type:	Standard Interest Rate
Currency:	EUR

Transaction(s) Confirmation

Security code: [How do I get the security code?](#)

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

Account Based Deposit - Confirmation as of 09/01/2013

Account Based Deposit - Confirmation

Reference:

Transaction Details

Deposit Type	
Deposit Product:	Alpha Tax Protect - 16 weeks (EUR/USD)
Maturity Date:	01/05/2013
Source Account Details	
Customer:	
Currency:	EUR
Source Account:	
Alias:	
Branch:	AGENTIA HOWARD JOHNSON
Maturity Instruction	
Rollover Instructions:	Transfer Principal To Account:
Account Details:	
Interest Instruction	
Interest Instruction:	Account Transfer
Account Number:	
Deposit Details	
Deposit Amount:	100.00 EUR
Interest Rate Type:	Standard Interest Rate
Currency:	EUR

Audit Details

User Id	Date	Version	Authorization Number	Status
	09-01-2013 15:05:21.0	0	0	Accepted By the Bank

OBSERVATION!

Term deposit set up (standard interest deposits) is available every working day from 7:00 a.m. to 7:00 p.m.

3.5.2. Term Deposit Redemption

Term Deposit Redemption menu allows you to redeem term deposits opened at Alpha Bank Romania.



To search for a term deposit:

- Choose the **Customer**;
- Select **Initiate New**;
- Choose the **Status** of the deposit.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters. If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns.

Term Deposit Details					
TD Account No	Product Name	Amount	Currency	Maturity Date	
	Alpha Tax Protect - 16 weeks (EUR/USD)	100,00 EUR		01/05/2013	
	Alpha Tax Protect - 16 weeks (RON)	1,000.00 RON		30/04/2013	

To redeem a term deposit click on the term deposit's **Account number** and then click on **Terminate**.



TD Redemption - Details		as of 01/07/2013
TD Redemption - Details		
Deposit Details		
Deposit Product	Alpha Tax Protect - 16 weeks (RON)	
Redemption Instructions		
TD Account No	- SUCURSALA AVIATIEI	
Maturity Date	03/07/2013	
Redemption Details		
Current Deposit Amount	10,000.00 RON	
Current Interest Rate	5.45	
Interest Amount (+)	195.53 RON	
Account to transfer	- SUCURSALA AVIATIEI	
Termination Date	01/07/2013	
Security code		
Security code	<input type="text"/>	How do I get the security code?
Confirm		Change Cancel

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is a six digits code generated by the security device.

ATTENTION! By clicking on **Confirm** you agree on the accuracy of the transaction so it can be processed. After clicking on **Confirm** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

TD Redemption - Details		as of 09/01/2013
TD Redemption - Details		
Deposit Details		
Deposit Product	Alpha Tax Protect - 16 weeks (RON)	
Account Details		
Initial Deposit Amount	1,000.00 RON	
Maturity Date	30/04/2013	
Initial Interest Rate	5.75	
Redemption Instructions		
TD Account No	AGENTIA HOWARD JOHNSON	
Redemption Details		
Current Deposit Amount	1,000.00 RON	
Current Interest Rate	5.75	
Interest Amount (+)	0.00 RON	
Account to transfer	AGENTIA HOWARD JOHNSON	
Termination Date	09/01/2013	
Audit Details		
User Id	Date	Version
	2013-01-09 15:28:12.0	0
Authorization Number	Status	
0	Accepted By the Bank	
Redeem Another		

OBSERVATION!

Term deposit redemptions are available every working day from 7:00 a.m. to 7:00 p.m.

3.5.3. View Term Deposit

View Term Deposit menu allows you to view the term deposits opened at Alpha Bank Romania.



To view a term deposit:

- Choose the **Customer**;
- Select **Ordered through IB** if you want to view only term deposits set up through Alpha Click or **All Deposits**;
- Choose the **Status** of the term deposit. You can choose to view active or closed deposits;
- Enter the **Term Deposit Account number**;

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Term Deposit Details										
TD Account No	Product Name	Amount	Currency	Maturity Date	Status	Rate	Setup Date	Rollover Type	Maturity Instruction	Last Rollover Date
	Alpha Tan Protect - 16 weeks (EUR/USD)	100,00 EUR		01/05/2013	Active	4.2 %	09/01/2013		Close on Maturity	
Download						Print				

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. To view detailed information about a term deposit click on the **Term Deposit Account number**. Click on **Download** if you want to save the list of term deposits on your computer in CSV format, or click on **Print** if you want to print it.

3.5.4. View Contract Deposits

View Contract Deposits menu allows you to view all overnight/non-standard deposits opened at Alpha Bank Romania.



To view a contract deposit:

- Choose the **Customer**;
- Enter the **Term Deposit Contract number**;
- Enter the **Date**.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Contract Deposit Details								
TD Contract No	Product Name	Amount	Currency	Value Date	Maturity Date	Rate	Interest	Status
	Overnight deposit for clients	146,868.58	RON	17/12/2012	18/12/2012	3.00	12.07 RON	Processed - Liquidated
	Overnight deposit for clients	230,422.17	RON	17/12/2012	18/12/2012	3.00	18.94 RON	Processed - Liquidated
Download						Print		

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. To view detailed information about a term deposit click on the **Term Deposit Account number**. Click on **Download** if you want to save the list of term deposits on your computer in CSV format, or click on **Print** if you want to print it.

3.6. Loans

3.6.1. View Loans

View Loans menu allows you to view all the loans you have at Alpha Bank Romania.

View Consumer Loan Accounts - Search as of 09/01/2013

View Consumer Loan Accounts

Customer

Account Number

Maturity Date From (dd/mm/yyyy) Maturity Date To (dd/mm/yyyy) Status

To view a loan:

- Choose the **Customer**;
- Enter the **Account number**;
- Enter the **Maturity date**;
- Choose the **Status** of the loan.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Consumer Loan Details							
Consumer Loan Account Number	Branch	Currency	User Reference No	Product	Loan Amount	Maturity Date	Status
	SUCURSALA AVIATIEI	RON		ALPHA PERSONAL LOAN	7,440.10 RON	15/09/2011	Processed - Liquidated
	SUCURSALA AVIATIEI	EUR		AH825 ARM 2Y IMOBILIAR	34,240.23 EUR	03/09/2031	Active
	SUCURSALA AVIATIEI	EUR		AH IPOTECAR - STANDARD	60,750.00 EUR	16/08/2046	Active
	SUCURSALA AVIATIEI	EUR		APL GARANTAT CU IPOTECA	19,610.05 EUR	15/02/2033	Active

Click on the **Account number** if you want to view detailed information about a loan. Click on **View Repayment Schedule** if you want to view the repayment schedule or click on **Back** to return to the previous screen.

Account Details as of 09/01/2013

Account Details

Consumer Loan Account No.		Branch	SUCURSALA AVIATIEI
Currency	EUR	Product	AH825 ARM 2Y IMOBILIAR
Product Category	HOUSING LOANS		
Loan Amount	34,240.23 EUR		
Disbursement date	02/11/2009	Maturity Date	03/09/2031
Name		Status	Active
Branch	SUCURSALA AVIATIEI		
Current Amount Due	31,500.83 EUR		

Interest Details


Base Interest Rate	1.013%
Interest Margin	4.5
Actual Interest Rate	5.513%

3.6.2. View Credit Lines

View Credit Lines menu allows you to view the credit lines opened at Alpha Bank Romania.

Limits Inquiry
as of 25/01/2013

Limits Inquiry Details

Customer


Corporate
Currency
RON

Id	Currency	Approval Date	Expiry Date	Limit Amount	Utilized	Available Amount	Line Available
OVDSALRON1	RON	05/09/2012	05/09/2013				Y

To view the credit lines choose the **Customer** and click on the refresh button. Here you can view all credit lines details (**Approval date**, **Expiry date**, **Limit amount**, **Utilized amount** and **Available amount**).